## Case 6:14-bk-13590-SC Doc 5 Filed 03/27/14 Entered 03/27/14 22:39:01 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Central District of California

In re:
Danielle Marie Taylor
Debtor

Case No. 14-13590-SC Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0973-6 User: ajefferso Page 1 of 2 Date Rcvd: Mar 25, 2014 Form ID: b9a Total Noticed: 31

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 27, 2014.
db
              +Danielle Marie Taylor,
                                            317 East G St,
                                                               Ontario, CA 91764-3727
              CMRE Financial Services, Inc., 3075 E Imperial Hwy Ste 200, Brea, CA 9283 +California Business Bureau, 1711 S Mountain Ave, Monrovia, CA 91016-4256
35015636
                                                                                       Brea, CA 92821-6753
35015628
35015629
                                                 Po Box 5010, Monrovia, CA 91017-7110
              +California Business Bureau,
                Equifax,
35015638
                            PO Box 144717,
                                              Orlando, FL 32814-4717
                Equifax Information Services, LLC, PO Box 740256,
35015639
                                                                            Atlanta, GA 30374-0256
35015640
                             NCAC,
                                      PO Box 9556,
                                                       Allen, TX 75013
               +Experian,
35015641
                             Profile Maintenance,
                                                     PO Box 9558, Allen, TX 75013-9558
              +Mountain View Emergency Phys, Po Box 4419, Woodland Hills, CA 91365-4419
+Mountain View Emergency Phys, Po Box 4419, Woodland Hills, CA 91365-4419
35015645
               +Mountian View Emergency Phys,
35015646
                                                                     Woodland Hills, CA 91365-4419
35015650
               +Trans Union Corporation,
                                              Attn: Public Records Department,
                                                                                      555 W Adams St,
                 Chicago, IL 60661-3631
35015651
                Transunion Consumer Relations,
                                                     PO Box 2000,
                                                                      Crum Lynne, PA 19022-0000
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
               E-mail/Text: tyson@tysonfirm.com Mar 26 2014 02:49:50 Tyson Law Offices of Tyson Takeuchi, 1100 Wilshire Blvd Ste 2606, +EDI: BHRFRAZER.COM Mar 26 2014 02:44:00 Helen R. Frazer (TR
                                                                                 Tyson Takeuchi,
aty
                                                                                         Los Angeles, CA 90017
tr
                                                                 Helen R. Frazer (TR),
                 Atkinson, Andelson, Loya, Ruud & R,
                                                          12800 Center Court Drive, Suite 300,
                 Cerritos, CA 90703-9364
                EDI: EDD.COM Mar 26 2014 02:44:00
                                                           Employment Development Dept., Bankruptcy Group MIC 92E,
smg
                P.O. Box 826880, Sacramento, CA 94280-0001
EDI: CALTAX.COM Mar 26 2014 02:43:00 Franci
smg
                                                              Franchise Tax Board, Bankruptcy Section MS: A-340,
                P.O. Box 2952, Sacramento, CA 95812-2952
EDI: BANKAMER.COM Mar 26 2014 02:44:00 Ba
35015627
                                                                Bank Of America,
                                                                                      Po Box 982235,
                                                                                                         El Paso, TX 79998
35015630
               +EDI: CAPITALONE.COM Mar 26 2014 02:44:00
                                                                   Cap1/Bestbuy,
                                                                                    Po Box 30253,
                 Salt Lake City, UT 84130-0253
35015631
                EDI: CAPITALONE.COM Mar 26 2014 02:44:00
                                                                   Capital One,
                                                                                  PO Box 30281,
                 Salt Lake City, UT 84130-0281
               +EDI: CAUT.COM Mar 26 2014 02:45:00
                                                                      Po Box 901076, Fort Worth, TX 76101-2076
35015632
                                                            Chase,
              +EDI: CHASE.COM Mar 26 2014 02:43:00
                                                             Chase Bank Usa, Po Box 15298,
35015633
                 Wilmington, DE 19850-5298
              +EDI: CITICORP.COM Mar 26 2014 02:44:00
Sioux Falls, SD 57117-6241
35015634
                                                                Citi Cards/Citibank.
                                                                                          Po Box 6241,
              +EDI: CITICORP.COM Mar 26 2014 02:44:00
EDI: DISCOVER.COM Mar 26 2014 02:43:00
                                                                             PO Box 6497,
35015635
                                                                 Citibank,
                                                                                              Sioux Falls, SD 57117-6497
35015637
                                                                Discover Financial Svcs Llc,
                                                                                                   Po Box 15157,
                 Wilmington, DE 19850
                EDI: CALTAX.COM Mar 26 2014 02:43:00
35015642
                                                              Franchise Tax Board,
                                                                                        Personal Bankruptcy MS A340,
                 PO Box 2952, Sacramento, CA 95812-2952
35015643
               +EDI: HFC.COM Mar 26 2014 02:44:00
                                                          Hsbc Bank,
                                                                         Po Box 5253,
                                                                                          Carol Stream, IL 60197-5253
35015644
                EDI: IRS.COM Mar 26 2014 02:44:00
                                                           Internal Revenue Service,
                 Centralized Insolvency Operation,
                                                         PO Box 7346,
                                                                          Philadelphia, PA 19101-7346
               +EDI: CITICORP.COM Mar 26 2014 02:44:00
                                                                Prism/Citibaank,
35015647
                                                                                     Po Box 6497,
                 Sioux Falls, SD 57117-6497
35015648
               +EDI: WTRRNBANK.COM Mar 26 2014 02:44:00
                                                                 Target National Bank,
                                                                                             Po Box 673,
                 Minneapolis, MN 55440-0673
35015649
               +EDI: CITICORP.COM Mar 26 2014 02:44:00
                                                                The Childrens Place/Citibank,
                                                                                                     Po Box 6497,
                 Sioux Falls, SD 57117-6497
35015652
                EDI: WFNNB.COM Mar 26 2014 02:43:00
                                                             Wfnnb/Express, PO Box 182789,
                                                                                                    Columbus, OH 43218-2789
                                                                                                        TOTAL: 19
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\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2014 Signature: <u>/s/Joseph Speetjens</u>

## Case 6:14-bk-13590-SC Doc 5 Filed 03/27/14 Entered 03/27/14 22:39:01 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0973-6 User: ajefferso Page 2 of 2 Date Rcvd: Mar 25, 2014

Form ID: b9a Total Noticed: 31

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on March 21, 2014 at the address(es) listed below:

Helen R. Frazer (TR) hfrazer@aalrr.com, mbuenaventura@aalrr.com;C112@ecfcbis.com

Tyson Takeuchi on behalf of Debtor Danielle Marie Taylor tyson@tysonfirm.com, tyson@ecf.inforuptcy.com

United States Trustee (RS) ustpregion16.rs.ecf@usdoj.gov

TOTAL: 3

### Case 6:14-bk-13590-SC Doc 5 Filed 03/27/14 Entered 03/27/14 22:39:01 Imaged Certificate of Notice Page 3 of 4 B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

#### UNITED STATES BANKRUPTCY COURT

#### Central District Of California

#### Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on March 21, 2014.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at U. S. Bankruptcy Court, 3420 Twelfth Street, Riverside, CA 92501-3819.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address): Danielle Marie Taylor 317 East G St Ontario, CA 91764	Case Number: 6:14-bk-13590-SC
All other names used by the Debtor(s) in the last 8 years (include married, maiden and trade names): Debtor: Joint Debtor:	Last four digits of Social Security or Individual Taxpayer–ID (ITIN) No(s)./Complete EIN: Dbt SSN: xxx–xx–9629
Attorney for Debtor(s) (name and address): Tyson Takeuchi Law Offices of Tyson Takeuchi 1100 Wilshire Blvd Ste 2606 Los Angeles, CA 90017 Telephone number: 213–637–1566	Bankruptcy Trustee (name and address): Helen R. Frazer (TR) Atkinson, Andelson, Loya, Ruud & R 12800 Center Court Drive, Suite 300 Cerritos, CA 90703 Telephone number: (562) 653–3200

#### **Meeting of Creditors:**

Date: April 25, 2014 Time: 01:00 PM

Location: 3801 University Ave., ROOM 103, Riverside, CA 92501

#### Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on the reverse side The presumption of abuse does not arise.

#### **Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: June 24, 2014 **Deadline to Object to Exemptions:** Thirty (30) days after the *conclusion* of the meeting of creditors.

#### **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

#### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

#### **Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

	For the Court: Clerk of the Bankruptcy Court: Kathleen J. Campbell
Hours Open: 9:00 AM – 4:00 PM	Date: March 24, 2014
(Form rev. 12/13 341-B9A)	

# Case 6:14-bk-13590-SC Doc 5 Filed 03/27/14 Entered 03/27/14 22:39:01 Desc Imaged Certificate of Notice Page 4 of 4 EXPLANATIONS Page 4 of 4 B9A (Official Form 9A)(12/12)

	EXPLANATIONS B9A (Official Form 9A)(12/12)
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. <i>The trustee is designated to preside at the meeting of creditors. The case is covered by the Chapter 7 blanket bond on file with the Court.</i>
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Proof of Debtor Identification (ID) and Proof of Social Security Number (SSN)	The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state—issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W–2 form, pay stub, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.
Bankruptcy Clerk's	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the U.S. Bankruptcy Court, 3420
Office	Twelfth Street, Riverside, CA 92501–3819. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office at the address listed above.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Failure to File a Statement and/or Schedule(s)	IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS, the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial Section 341(a) meeting of creditors and any continuance thereof, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE, subject to the provisions of Bankruptcy Code section 521(i)(4), the Court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section.
	SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREEDORES Y/U OTROS DOCUMENTOS REQUERIDOS, tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREEDOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN, de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 460 día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.
Bankruptcy Fraud and Abuse	Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 3801 University Avenue Suite 720, Riverside, CA 92501–3200.
	Refer to Other Side for Important Deadlines and Notices